

PATENT APPLICATION
Docket No. 3675-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re appl of: Dale E. Steele & Kenneth Alan Silva Conf. No. 8997
Serial No. 09/995,298 Examiner: Debra F. Charles
Filed: November 27, 2001 Group Art Unit: 3624
For: ANONYMOUS TRANSACTION SYSTEM

Deposit Account Branch
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P.O. Box 1450
Alexandria, VA 22313-1450

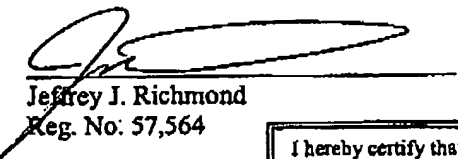
REQUEST FOR REFUND

The March 31, 2006 Monthly Statement of Deposit Account No. 13-1703 reflects a charge of \$200 on March 27, 2006, under Control No. 5, for Patent Application No. 09/995,298, with a 2201 Fee Code for filing independent claims over 3. Additionally, there is a charge for the same application, under Control No. 6 for \$200 with a 2202 Fee Code for filing additional claims over 20. A copy of the Statement is attached as Exhibit A.

A copy of our Request for Continued Examination (Exhibit B) shows that there was no additional claim fees required. A copy of the Amendment (Exhibit C) shows the full listing of pending claims for this application.

Applicant requests a refund of \$450 be credited to Deposit Account No. 13-1703.

Respectfully submitted,
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Jeffrey J. Richmond
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Christina Lawton



UNITED STATES PATENT AND TRADEMARK OFFICE

EXHIBIT A

Commissioner for Patents
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MONTHLY STATEMENT
OF DEPOSIT ACCOUNT

To replenish your deposit account, detach and return top portion with
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MARGER AND JOHNSON INC
1030 SW MORRISON STREET
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FINA

Account No.	131703
Date	3-31-06
Page	1

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DATE POSTED			CONTROL NO.	DESCRIPTION (Serial, Patent, TM, Order)	DOCKET NO.	FEE CODE	CHARGES/ CREDITS	BALANCE
MO.	DAY	YR.						
3	1	06	198	11148160	JM - 5038-397	8021	40.00	19195.00
3	2	06	1	09390241	GGC-1552-12-2	1251	120.00	19075.00
3	3	06	6	P111759	CCD-9606-122	1463	200.00	18875.00
3	3	06	17	09664661	BGF-3675-002	2402	-250.00	19125.00
3	3	06	195	11364707	SAM-9898-496	1202	1000.00	18125.00
3	7	06	31	11329913	SAM-4591-494	8007	20.00	18105.00
3	7	06	148	60659808	CCD-9606-133	8007	40.00	18065.00
3	8	06	1	10180475	CRR-5087-050	1402	500.00	17565.00
3	9	06	8	10066144	CRR-63936	2255	1080.00	16485.00
3	10	06	8	10555934	ACT-3915-5	2615	200.00	16285.00
3	10	06	9	10555934	ACT-3915-5	2616	180.00	16105.00
3	10	06	14	11233580	SAM-2522-083	1806	-180.00	16285.00
3	14	06	29	10286287	DWM-2705-243	1251	120.00	16165.00
3	21	06	636	11148160	JSM-5038-397	8021	40.00	16125.00
3	24	06	3	09815440	TLE-5038-87	1801	790.00	15335.00
3	28	06	5	09995298	JR-6016-3	2201	200.00	15135.00
3	28	06	6	09995298	JR-6016-3	2202	250.00	14885.00
3	28	06	10	10792438	TJI-9801-5	1253	918.00	15803.00
3	28	06	12	10792438	TJI-9801-5	2253	408.00	15395.00
3	28	06	15	11214680	8007	8007	40.00	15355.00
3	28	06	24	76978051	SAM-5319-014	6001	375.00	14980.00
AN AMOUNT SUFFICIENT TO COVER ALL SERVICES REQUESTED MUST ALWAYS BE ON DEPOSIT			OPENING BALANCE		TOTAL CHARGES		TOTAL CREDITS	CLOSING BALANCE
			19235.00		5603.00		1348.00	14980.00

EXHIBIT B
(2 pages)

Certificate of Facsimile Transmission

I hereby certify that the attached RCE Transmittal with accompanying amendment is being transmitted by facsimile to Examiner Debra F. Charles at the Patent and Trademark Office (Facsimile No. (571) 273-8300) on the date shown below. (Total pages transmitted is 21 -including this one).

Date: March 20, 2006


Jennifer AbernathyPATENT APPLICATION
Attorney's Do. No. 6016-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: Dale E. Steele and Kenneth Alan Silva Confirmation No. 8997
Serial No. 09/995,298 Examiner: Debra F. Charles
Filed: November 27, 2001 Group Art Unit: 3624
For: ANONYMOUS TRANSACTION SYSTEM

REQUEST FOR CONTINUED EXAMINATION (RCE) TRANSMITTAL

MAIL STOP RCE
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P.O. Box 1450
Alexandria, VA 22313-1450

This is a Request for Continued Examination (RCE) under 37 C.F.R. § 1.114 of the above-identified application.

1. Submission required under 37 C.F.R. § 1.114

a. ☐ Previously submitted:☐ Consider the amendment(s) reply under 37 C.F.R. §1.116 previously filed
on _____.☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed
on _____.☐ Other:b. ☒ Enclosed is:☒ Amendment/Reply☐ Affidavit(s)/Declaration(s)☐ Information Disclosure Statement (IDS)

2. Miscellaneous

☐ Suspension of action on the above-identified application is requested under 37 C.F.R. § 1.103(c) for a period of _____ months. (Period of suspension shall not exceed 3 months; fee under 37 C.F.R. § 1.17(i) required).

☐ Other:

3. Fees: (Note: The RCE fee under 37 C.F.R. §1.17(e) is required by 37 C.F.R. §1.114 when the RCE is filed)

☒ RCE fee required under 37 C.F.R. § 1.17(e)

☒ \$395 small entity
☐ \$790 large entity

CLAIMS AS AMENDED					
For:	Number After Amendment	Previous Number	Extra	Rate	Additional Fee
Total Claims	30	-58*	0	x \$25 =	\$0
Independent Claims	6	-6**	0	x \$100 =	\$0
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0

☒ Extension of time fee (37 C.F.R. §§1.136 and 1.17)

	small entity	large entity
<input type="checkbox"/> Extension of Time - 1 st	<input type="checkbox"/> \$60	<input type="checkbox"/> \$120
<input checked="" type="checkbox"/> Extension of Time - 2 nd	<input checked="" type="checkbox"/> \$225	<input type="checkbox"/> \$450
<input type="checkbox"/> Extension of Time - 3 rd	<input type="checkbox"/> \$510	<input type="checkbox"/> \$1020

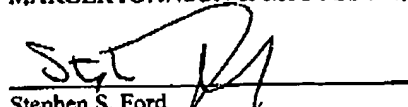
☒ PTO Form 2038 authorizing credit card payment in the amount of \$620.00 (\$395 RCE filing fee; \$225 for 2 month extension of time).

☒ Any deficiency or overpayment should be charged or credited to deposit account number 13-1703.

Customer No. 20575

Respectfully submitted,

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EXHIBIT C
(19 pages)

RESPONSE UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 3624

PATENT APPLICATION
Docket No. 6016-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Dale E. Steele and Kenneth Alan Silva

Serial No. 09/995,298

Examiner: Debra F. Charles

Confirmation No. 8997

Filed: November 27, 2001

Group Art Unit: 3624

For: ANONYMOUS TRANSACTION SYSTEM

Date: March 20, 2006

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT ACCOMPANYING A REQUEST FOR CONTINUED PROSECUTION

Responsive to the Final Office Action mailed October 19, 2005, please amend the application as follows.

Claim amendments begin on page 2.

Remarks begin on page 12.

I hereby certify that this correspondence
is being transmitted to the U.S. Patent and
Trademark Office via facsimile number
(571) 273-8300, on March 20, 2006.

Signature

Jennifer Abernathy
Jennifer Abernathy

CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method of electronically providing anonymous transaction services, comprising the steps of:

electronically communicating at an intermediary computing system over a computer network remotely with both clients, loan suppliers, and at least one third party credit bureau service;

using the intermediary computing system to electronically compiling compile client loan application files provided by the clients over the computer network, the client loan application files including loan application data sets that contain personal client loan application information that uniquely identify the clients and is not required by the loan suppliers to make pending loan offers to the clients, the client loan application files also including loan application data sets that contain anonymous client loan information that does not uniquely identify the clients and that does provide loan information needed required by the loan suppliers sellers to make pending risk-based loan offers to the clients;

using the intermediary computing system to electronically compile third party credit bureau report files from a third party credit bureau service that operates externally and independently from the intermediary computing system and externally and independently from the loan suppliers, the third party credit bureau report files including both personal client credit report information that uniquely identifies the clients but is not required by the loan suppliers to make the pending risk-based loan offers to the clients and anonymous client credit report information that does not personally identify the clients and includes at least a credit score that is required by the loan suppliers for determining whether or not to make the pending risk-based loan offers to the clients;

using the intermediary computing system to electronically separate the personal client loan application information from the anonymous client loan information in the client loan application files;

using the intermediary computing system to electronically and automatically purge the personal client credit report information from the third party credit bureau report files received from the third party credit bureau service;

using the intermediary computing system to electronically and automatically combine the separated anonymous client loan information with the anonymous client credit report information

from the purged third party credit bureau report files to form anonymous loan transaction profiles;

using the intermediary computing system to electronically providing send suppliers with the anonymous loan transaction profiles including the combined anonymous client loan information and anonymous client credit report information over the computer network to the loan suppliers without revealing the personal client loan application information and the personal client credit report information to the loan suppliers, enabling the loan suppliers to select evaluate and selectively send pre-approved pending risk-based loan offers to at least one qualifying subset of the clients based upon the associated with anonymous client loan information and combined anonymous client credit report information qualifying for the pre-approved pending risk-based loan offers;

using the intermediary computing system to electronically receiving and providing to clients receive the selected pre-approved pending risk-based loan offers from said loan suppliers and then forward the pre-approved pending risk-based loan offers to the clients; and

using the intermediary computing system to electronically and automatically giving send the client's personal client loan information and personal client credit report information to the supplier associated loan suppliers when the client accepts for clients that accept one of the pre-approved pending risk-based loan offers from the associated loan suppliers.

Claims 2-4 (Canceled)

5. (Previously presented) The method of claim 1 including:

electronically compiling client files and obtaining for pre-approved offers products or services that require evaluation of a client's credit rating or medical history making and offers only for the products and services that the client desires.

using a supplier computing system to electronically send supplier criteria for evaluating the anonymous loan transaction profiles to the intermediary computing system over the computer network;

using the intermediary computing system to electronically compare the anonymous loan transaction profiles with the supplier criteria and send any the anonymous loan transaction profiles that satisfy the supplier criteria to the supplier computing system;

using the supplier computing system to electronically select clients for sending the pre-approved pending loan offers based only on the anonymous loan transaction profiles received from the intermediary computing network without ever knowing the personal identity of the

selected clients and electronically sending the pre-approved pending loan offers to the selected clients over the computer network.

Claims 6-9 (Canceled)

10. (Previously presented) The method of claim 1 including:

using a computer system to:

compile the plurality of client loan application files,

send the anonymous client credit report information along with the anonymous client loan information to the loan suppliers in the anonymous loan transaction profiles to enable the loan suppliers to select subsets of clients based upon the anonymous client information and selectively provide different loan terms or loan products to the selected subsets of clients according to the anonymous client credit report information and the anonymous client loan information in the anonymous information profile.

receive pre-approved loan offers from said loan suppliers on behalf of the selected subsets of clients, and

provide ~~client's personal~~ personal client loan information and personal client credit report information to the supplier after the client accepts the supplier's offer.

Claims 11 and 12 (Canceled)

13. (Previously presented) A method of electronically providing anonymous transaction service, comprising:

electronically submitting consumer applications to an intermediary, wherein each application contains only demographic and employment information specifically required to qualify for a product and personal information necessary to obtain a consumer credit report;

electronically obtaining the consumer credit reports and merging credit and payment information from said credit report with the consumer's demographic and employment information;

electronically comparing the merged demographic, employment, credit, and payment information, not including personal identifiers, with the minimum criteria necessary for said product;

electronically evaluating the merged demographic, employment, credit, and payment information, not including personal identifiers, to determine the risk associated with extending credit to the consumer and to determine a product price; and

electronically providing to qualified consumers possessing the desired demographic, employment, credit, and payment characteristics pre-approved offers from suppliers willing to provide the requested product.

Claims 14-31 (Canceled)

32. (Previously presented) A method of electronically providing anonymous transaction service, comprising:

electronically receiving a request for an offer from a client;

electronically compiling separate data sets that contain client supplied personal information that uniquely identify clients and data sets that contain client supplied anonymous information that does not uniquely identify clients;

electronically using the client supplied anonymous information and client supplied personal information to obtain third party information;

electronically separating said third party information into third party supplied personal information that uniquely identify clients and data sets that contain third party supplied anonymous information that does not uniquely identify clients;

electronically generating an anonymous transaction profile by combining the client supplied anonymous information and third party supplied anonymous information, whereby said anonymous transaction profile contains information that is necessary and sufficient for suppliers to evaluate a client for a risk-based offer;

electronically comparing said anonymous transaction profile with criteria from a seller; and

electronically generating a pre-approved offer to the client when the anonymous transaction profile meets said criteria.

Claims 33-58 (Canceled)

59. (Currently Amended) A system for providing anonymous transaction services, comprising the steps of:

means for compiling client files within an intermediary, including data sets that contain personal client information that uniquely identify clients and data sets that contain anonymous client information that ~~does~~ do not uniquely identify clients and that ~~does~~ do provide information needed by suppliers ~~sellers~~ to make pre-approved offers, where the clients and at least another source external to the intermediary other than the suppliers supply the anonymous client information to the intermediary;

means for providing the suppliers with the anonymous client information from the intermediary without revealing the personal client information, enabling the suppliers to select at least one subset of clients based upon the anonymous client information;

means for receiving and providing to the selected clients pre-approved offers from said suppliers; and

means for giving the ~~client's~~ client's personal client information of a client to the ~~a~~ supplier when the client accepts one of the pre-approved offers corresponding to the supplier.

60. (New) The method of claim 1 including using the intermediate computing system to electronically obtain the third party credit bureau report files from the third party credit bureau service using both the anonymous client loan information and the personal client loan application information and then filtering the personal client credit report information from the third party credit bureau report files and automatically attaching the filtered third party credit bureau report files to the anonymous client loan information to generate the anonymous loan transaction profiles that provide sufficient anonymous client financial information for the loan suppliers to independently make the pre-approved pending risk-based loan offers.

61. (New) The method of claim 1 including using the intermediary computer system to electronically provide one or more of the loan suppliers with the terms of the pre-approved pending risk-based offers provided to the clients by other loan suppliers.

62. (New) The method of claim 1 where the loan suppliers receive the personal client loan application information independently of the intermediary computer system and obtain one or more third party credit bureau report files for the clients accepting the pre-approved pending risk-based loan offers to verify the anonymous client loan information and anonymous client credit report information provided to the loan suppliers by the intermediary computer system.

63. (New) The method of electronically providing anonymous transaction service of claim 13 where the third party information includes at least one of a driving record, a medical record, and a court record.

64. (New) The method of electronically providing anonymous transaction service of claim 32 includes:

electronically receiving offer criteria from the client that identifies one or more requirements of pre-approved offers to the client;

electronically comparing the pre-approved offer from the seller with the offer criteria from the client; and

electronically providing the pre-approved offer to the client when the pre-approved offer meets the offer criteria.

65. (New) The method of electronically providing anonymous transaction service of claim 32 where the anonymous transaction profile identifies an existing business relationship between the client and the seller, and electronically comparing the anonymous transaction profile with criteria corresponding to the existing business relationship.

66. (New) A method for supplying offers for risk-based financial products, comprising:

using a supplier computing system to electronically send supplier criteria for receiving consumer requests for risk-based financial services to an distributor computing system over a computer network, the supplier computing system operating independently and remotely from the distributor computing system;

using the supplier computing system to electronically receive a plurality of anonymous transaction profiles that satisfy the supplier criteria from the distributor computing system for consumers requesting offers for the risk-based financial services, each of the anonymous transaction profiles including anonymous consumer or business loan application information generated by the consumer that is merged with anonymous third party consumer credit information generated from a third party credit reporting agency independently from the consumer or business loan application information generated by the consumer wherein all personal information necessary for personally or individually identifying the consumer has been removed from both the consumer or business loan application information and from the third

party consumer credit information prior to the anonymous transaction profiles being received by the supplier computing system;

using the supplier computing system to electronically select consumers for issuing pre-approved loan offers based entirely from the anonymous transaction profiles received from the distributor computing system without ever knowing the particular identity of the customers; and

using the supplier computing system to electronically send the pre-approved loan offers to a subset of the consumers over the computer network.

67. (New) The method according to claim 66 wherein one of the supplier criteria sent from the supplier computing system to the distributor computing system specifies only receiving requests for risk-based financial services from consumers having previous financial service relationships with a supplier, the distributor computing system then sending only anonymous transaction profiles back to the supplier computing system matching the previous financial service relationship supplier criteria.

68. (New) The method according to claim 66 where the supplier criteria includes offer fees paid by a supplier to provide pre-approved offers to the subset of consumers.

69. (New) The method according to claim 68 where the offer fees correspond with a competitive ranking of the pre-approved offer when provided to the consumers.

70. (New) The method according to claim 66 where the supplier criteria includes acceptance fees to be paid by a supplier upon acceptance of the pre-approved offers by the consumers.

71. (New) The method according to claim 66 including electronically providing one or more criteria selection categories at the supplier computing system, a supplier sorting the anonymous transaction profiles according to at least one of the criteria selection categories.

72. (New) The method according to claim 66 including one or more consumers accepting the pre-approved offers and the distributor computing system then electronically and automatically providing information that uniquely identifies those consumers to the supplier computing system.

73. (New) The method according to claim 66 including:

electronically identifying a plurality of distributors corresponding to one or more sets of the anonymous transaction profiles, one or more of the distributors specifying distributor criteria that includes distributor conditions for a supplier to provide pre-approved offers to the consumers corresponding to that distributor;

electronically comparing the distributor criteria with the supplier criteria from the supplier computing system; and

electronically identifying a subset of the distributors responsive to the comparing of the distributor criteria and supplier offer criteria.

74. (New) The method according to claim 73 including:

electronically selecting a subset of anonymous transaction profiles associated with a subset of distributors;

electronically providing the pre-approved offers to the consumers corresponding to the selected subset of anonymous transaction profiles.

75. (New) The method according to claim 74 where the distributor criteria includes distributor charges paid by the supplier when pre-approved offers are provided to corresponding consumers or accepted by corresponding consumers.

76. (New) The method according to claim 75 where the distributor charges paid by the supplier include aggregated charges to be paid to multiple distributors when pre-approved offers are provided to corresponding consumers or accepted by corresponding consumers.

77. (New) The method according to claim 73 where the comparing excludes consumers associated with one or more of the distributors from receiving pre-approved offers from a supplier.

78. (New) The method according to claim 73 where the distributor criteria restricts the type of pre-approved offers or the content in the pre-approved offers from a supplier.

79. (New) A method comprising:

electronically receiving supplier criteria from a supplier of risk-based financial products at a first distributor, the supplier criteria indicating a maximum fee the supplier is willing to pay to provide risk-based pre-approved offers to customers associated with the first distributor;

electronically comparing a first distributor fee charged by the first distributor to the maximum fee;

electronically sending the supplier criteria to a second distributor associated with at least one of the customers when the first distributor fee is less than the maximum fee, enabling the second distributor to compare a second distributor fee charged by the second distributor to the maximum fee and the first distributor fee;

electronically receiving anonymous transaction profiles from the second distributor at the first distributor when the first and second distributor fees are less than the maximum fee, the anonymous transaction profiles including anonymous client information that does not uniquely identify the customers and that does provide information required by the supplier to make risk-based pre-approved offers to the customers;

electronically sending the anonymous transaction profiles to the supplier without revealing personal client information that uniquely identify the customers; and

electronically receiving risk-based pre-approved offers from the supplier, the risk-based pre-approved offers for at least a subset of the customers associated with the anonymous transaction profiles, and then forwarding the risk-based pre-approved offers to the subset of customers.

80. (New) The method of claim 79 includes electronically sending the supplier criteria to a third distributor associated with at least one of the customers, enabling the third distributor to compare a third distributor fee charged by the third distributor to the maximum fee and the first distributor fee, the third distributor not providing anonymous transaction profiles associated with the customers to the first distributor when the first and third distributor fees are greater than the maximum fee.

81. (New) The method of claim 79 where the supplier criteria indicates a maximum acceptance fee the supplier is willing to pay to when consumers associated with the first distributor accept risk-based pre-approved offers from the supplier.

82. (New) The method of claim 79 includes electronically excluding the supplier from providing the risk-based pre-approved offers to the customers according to the terms of the risk-based pre-approved offers.

83. (New) The method of claim 79 includes electronically excluding the supplier from providing the risk-based pre-approved offers to the customers according to the identity of the supplier.

REMARKS

Claims 1, 5, 10, 13, 32, and 59 are pending in the application. The Examiner rejects claims 1, 5, 10, 13, 32, and 59 under 35 U.S.C. § 103(a) as being unpatentable over Walker et al. (U.S. Patent No. 5,794,207), Motoyama (U.S. Patent No. 5,913,202), and Lent et al. (US 6,324,524). Applicants amend claims 1 and 59, and add claims 60-83. Claims 1, 5, 10, 13, 32, and 59-83 remain in the application. Applicants add no new matter and request reconsideration.

Examiner Interview

The Applicants initiated and conducted an interview with Examiner Charles on 11/18/2005. Although no agreement was reached, the Applicants thank Examiner Charles for the opportunity to discuss the rejections.

Claim Rejections - 35 U.S.C. § 103

The Examiner rejects claims 1, 5, 10, 13, 32, and 59 under 35 U.S.C. § 103(a) as being unpatentable over Walker in view of Motoyama, and in further view of Lent. The Applicants respectfully traverse the Examiner's rejections.

In the *Response to Arguments*, the Examiner alleges it is "well known" for a buyer to use an intermediary, such as a buyer-elected purchasing representative or broker, to remain anonymous in transactions with sellers. Final Office Action, page 2, 10/19/2005. The Applicants respectfully disagree that this alleged "well-known" feature teaches any of the claimed elements, and respectfully request the Examiner clarify which of the recited claimed elements and limitations the Examiner is taking Official Notice of without documentary evidence and/or provide documentary support for these assertions. See MPEP 2144.03.

Claim 1

The Examiner has rejected claim 1 under 35 USC 103(a) as being unpatentable over Walker, Motoyama, and Lent. Claim 1 specifies:

using the intermediary computing system to electronically separate the personal client loan application information from the anonymous client loan information in the client loan application file;

using the intermediary computing system to electronically and automatically purge the personal client credit report information from the third party credit bureau report files received from the third party credit bureau service;

using the intermediary computing system to electronically and automatically combine the separated anonymous client loan information with the anonymous client credit report information from the purged third party credit bureau report files to form anonymous loan transaction profiles;

using the intermediary computing system to electronically send the anonymous loan transaction profiles including the combined anonymous client loan information and anonymous client credit report information over the computer network to the loan suppliers without revealing the personal client loan application information and the personal client credit report information to the loan suppliers, enabling the loan suppliers to evaluate and selectively send pre-approved pending risk-based loan offers to at least one qualifying subset of the clients with associated anonymous client loan information and combined anonymous client credit report information qualifying for the pre-approved pending risk-based loan offers.

This is all clearly described throughout the specification and shown in FIGS. 2-21.

Neither Walker, Motoyama, nor Lent suggest using an intermediary computing system to electronically separate personal client loan application information from anonymous client loan information in the client loan application file. Walker, Motoyama, and/or Lent also do not suggest using the intermediary computing system to electronically and automatically purge personal client credit report information from third party credit bureau report files received from a third party credit bureau service.

Walker and Motoyama do not teach or suggest obtaining a third party credit report that includes a credit score from a credit service bureau, much less filtering out the personal information from in the credit report and combining the filtered anonymous credit report information together with the separated out anonymous loan application information to form an anonymous loan transaction profile as specified in claim 1. Conversely, Walker discusses a system for forwarding buyer offers CPOs 100 to multiple sellers where the buyers control the content of the CPOs 100, and thus their own anonymity. See, Walker, col. 16, line 46-58; col 26 line 55 - col 27 line 9; Figures 5-7. In other words, Walker does not teach filtering the CPOs 100 or adding information to the CPOs 100 that was received from a third party and filtered for uniquely identifying information. Thus, Walker does not form the recited anonymous transaction profiles from separated anonymous client loan information and filtered anonymous credit report information.

In addition to never suggesting separating out personal loan application information from anonymous loan application information and never suggesting separating out third party personal credit report information from anonymous credit report information, Walker never *uses an*

intermediary computing system to electronically send the anonymous loan transaction profiles including the combined anonymous client loan information and anonymous client credit report information over the computer network to the loan suppliers without revealing the personal client loan application information and the personal client credit report information to the loan suppliers, enabling the loan suppliers to evaluate and selectively send pre-approved pending risk-based loan offers to at least one qualifying subset of the clients with associated anonymous client loan information and combined anonymous client credit report information qualifying for the pre-approved pending risk-based loan offers.

One aspect of the present invention as specified in claim 1 provides the substantial advantage of automatically combining particular anonymous client loan application information with particular anonymous credit report information necessary for a loan supplier to make pre-approved risk-based loan offers to clients while at the same time maintaining the confidentiality of the client. As described at page 5 line 31- page 6, line 2, these particular intermediary computing system operations allow the supplier to effectively price their products and services to the exact credit risk of the consumer while the consumer maintains their anonymity. The supplier can also group or sort the plurality of anonymous information profiles according to the information contained in the anonymous information profiles, such as age, gender, credit rating, etc.

Neither Walker, Motoyama, nor Lent allow a supplier to effectively price their products and services to the exact credit risk of the consumer while the consumer maintains their anonymity with the supplier. For example, Walker does not enable a seller to make a risk-based loan offer to a buyer anonymously, since no anonymous credit report information is supplied to the seller by an intermediary computing system. Similar problems and limitations exist in Motoyama, as Motoyama sells investment products, not risk-based products that require a credit risk evaluation as the claim specifies. See, Motoyama, Figures 3 and 6.

Similar limitations exist in Lent. For example, Lent teaches away from claim 1 by supplying all loan application information directly to a credit supplier. This is one of the specific problems that the present invention overcomes, by allowing customers to receive offers for risk-based products from multiple suppliers without having to directly apply with each supplier and/or having multiple credit report inquiries. Since Lent's suppliers directly receive personal information from the customers, Lent does not teach sending the recited anonymous loan transaction profiles to a loan supplier ... *without revealing the personal client loan application information and the personal client credit report information to the loan suppliers as claim 1 specifies.* Lent further teaches away from purging uniquely identifying

personal information from credit reports or generating the recited anonymous transaction profile, as Lent's supplier receives both the personal and anonymous information. For the reasons stated above claim 1 is allowable under 35 USC 103(a) as being unpatentable over Walker, Motoyama, and Lent.

Claim 13

The Examiner has rejected claim 13 under 35 USC 103(a) as being unpatentable over Walker, Motoyama, and Lent.

Claim 13 recites *electronically submitting consumer applications to an intermediary, wherein each application contains only demographic and employment information specifically required to qualify for a product and personal information necessary to obtain a consumer credit report*. According to the Examiner, Walker's central controller 200 discloses the recited intermediary. The Examiner appears to allege Walker's conditional purchase orders (CPOs) 100 disclose the recited consumer applications. Each CPO 100, however, includes contractual terms, i.e., a description of a product or service, offer price, conditions of purchase, etc., and a unique buyer identifier, neither of which disclose the recited demographic, employment, and personal information. See, Walker, Fig. 5, col. 16, line 12 – col. 17, line 7, among other places. Since the CPOs 100 do not contain only the recited demographic, employment, and personal information, Walker does not anticipate claim 13.

The Examiner alternatively appears to allege Lent's application discloses the recited consumer applications. Lent's buyer, however, discloses providing its application directly to a single seller, not to an intermediary as the claim requires. Lent therefore suffers from similar disadvantages disclosed in the Background of the Invention of the present application including the inability of the buyer to receive offers from multiple sellers responsive to a single consumer application and a lack of buyer anonymity.

Neither Walker nor Lent further suggest or provide any motivation to combine the inventions described therein. The Examiner alleges that it would have been obvious to one of ordinary skill in the art to modify the invention of Walker based on the teachings of Lent "to effectively and efficiently meet the clients needs for uniquely designed products." Final Office Action, page 5, 10/19/2005. Even if Lent taught the recited consumer applications, this combination would not have provided motivation for submitting only the recited demographic, employment, and personal information to the central controller 200, as Walker's buyer-driven system requires buyers to initiate the contractual process by submitting binding offers. See, Walker, col. 8, lines 28-56 and col. 10, lines 31-39, among other places. Since these offers

require certain contractual terms to bind the buyers, such as a description of the product or service and a product price, Walker provides no motivation to submit only the recited demographic, employment, and personal information to its central controller 200. Thus combining the references, as the Examiner suggests, is to no avail. Applicants therefore respectfully request that this rejection be withdrawn and the pending claims be allowed to issue.

The Applicants have amended claim to clarify that the anonymous client information is supplied to the intermediary by the clients and *at least another source external to the intermediary* other than the suppliers. According to the Examiner, Walker's central controller 200 and sellers 300 discloses the recited intermediary and suppliers, respectively. The Examiner appears to allege Walker's CPOs 100 disclose the recited anonymous client information. The CPOs 100, however, only contain information from Walker's buyer and formal legal language generated by the central controller 200. See, Walker, Figures 1 and 5, and their corresponding sections of the specification. There is no disclosure of Walker including information within the CPOs 100 from another source external to the central controller 200 and/or providing that information to the sellers 300.

Nothing in Motoyama or Lent cures this deficiency, as both Motoyama's financial institutions 30 and Lent's seller receive personal information of their respective clients 10 and customers for use in making offers. Motoyama's intermediary 10 further does not receive client information from a source other than its clients 20, and thus provides only client-supplied information to its financial institutions 30. Lent teaches a direct buyer-to-seller model with no intermediary to supply the recited anonymous client information to its seller. Walker, Motoyama, and Lent therefore do not anticipate claims 1 and 59, or their corresponding dependent claims.

Claim 13 further recites *electronically obtaining the consumer credit reports and merging credit and payment information from said credit report with the consumer's demographic and employment information and electronically comparing the merged demographic, employment, credit, and payment information, not including personal identifiers, with the minimum criteria necessary for said product.*

The Applicants agree with the Examiner that neither Walker nor Motoyama disclose the recited comparing. Final Office Action, page 4-5, 10/19/2005. The Examiner appears to allege Lent's pre-credit bureau test 312, bureau test 314 and post-bureau test 316 disclose the recited comparing. Lent, however, performs the bureau and post-bureau tests 314 and 316 with

only credit report information, not *merged demographic, employment, credit, and payment information* as the claim requires. See, Lent, Figures 6A and 6B. There is no disclosure in Walker, Motoyama, or Lent of an intermediary obtaining consumer credit reports, much less merging demographic and employment information with information from the recited credit reports. Neither Walker nor Motoyama teach or suggest receiving any employment information from their buyers or clients, or obtaining the recited credit reports. Furthermore Lent's pre-credit bureau tests 312 are performed prior to obtaining any credit reports, and therefore cannot be performed with the recited *merged demographic, employment, credit, and payment information*. See, Lent, col. 8, lines 7-11. Walker, Motoyama, and Lent therefore do not anticipate claims 13 or its corresponding dependent claims.

Claim 32

The Examiner has rejected claim 32 under 35 USC 103(a) as being unpatentable over Walker, Motoyama, and Lent.

Claim 32 recites *electronically separating said third party information into third party supplied personal information that uniquely identify clients and data sets that contain third party supplied anonymous information that does not uniquely identify clients*. The Examiner appears to allege Walker's credit pre-authorization response discloses the recited third party information. The credit pre-authorization response indicates whether sufficient buyer funds are available to cover the price associated with a buyer generated CPO 100. Walker, col. 17, lines 32-39. There is, however, no disclosure within Walker of the credit pre-authorization response including both personal and anonymous client information, much less of Walker's central controller 200 separating any information within the credit pre-authorization response. Furthermore, Walker provides no motivation to separate any information according to whether it uniquely identifies the recited clients, as Walker requires its buyers to control their own anonymity by not revealing personally identifying information within CPOs 100. See, Walker, col. 16, line 46-58; col 26 line 55 – col 27 line 9; Figures 5-7. Since, there is insufficient information contained in the Walker's CPOs 100 for sellers to pre-approve the client for risk-based financial services, Walker's buyer anonymity is trivial. Nothing in Motoyama and Lent further teaches or suggests separating any third party information according to whether it uniquely identifies the recited clients, as neither reference maintains the anonymity of their respective clients 20 and buyers. Walker, Motoyama, and Lent therefore do not anticipate claims 32 or its corresponding dependent claims.

Claim 32 recites *electronically generating an anonymous transaction profile by combining the client supplied anonymous information and third party supplied anonymous information and electronically comparing said anonymous transaction profile with criteria from a seller*. The Applicants agree with the Examiner that neither Walker nor Motoyama disclose the recited comparing. Final Office Action, page 4-5, 10/19/2005. As described above with respect to claim 13, Lent also does not disclose comparing a combination of third party supplied information and consumer supplied information, without personal identifiers. Furthermore, there is no disclosure in Walker, Motoyama, or Lent of combining any client supplied anonymous information with third party supplied anonymous information to generate the recited anonymous transaction profile. There is no disclosure in Walker of combining any consumer provided information with information provided by a third party. Walker, Motoyama, and Lent therefore do not anticipate claims 32 or its corresponding dependent claims.

Claim 59

The Examiner has rejected claim 59 under 35 USC 103(a) as being unpatentable over Walker, Motoyama, and Lent.

Amended claim 59 recites *the clients and at least another source external to the intermediary other than the suppliers supply the anonymous client information to the intermediary and electronically providing the suppliers with the anonymous client information from the intermediary without revealing the personal client information*. Amended claim 59 recites similar limitations.

The Applicants have amended claim 59 to clarify that the anonymous client information is supplied to the intermediary by the clients and *at least another source external to the intermediary other than the suppliers*. According to the Examiner, Walker's central controller 200 and sellers 300 disclose the recited intermediary and suppliers, respectively. The Examiner appears to allege Walker's CPOs 100 disclose the recited anonymous client information. The CPOs 100, however, only contain information from Walker's buyer and formal legal language generated by the central controller 200. See, Walker, Figures 1 and 5, and their corresponding sections of the specification. There is no disclosure of Walker including information within the CPOs 100 from another source external to the central controller 200 and/or providing that information to the sellers 300.

Nothing in Motoyama or Lent cures this deficiency, as both Motoyama's financial institutions 30 and Lent's seller receive personal information of their respective clients 10 and

customers for use in making offers. Motoyama's intermediary 10 further does not receive client information from a source other than its clients 20, and thus provides only client-supplied information to its financial institutions 30. Lent teaches a direct buyer-to-seller model with no intermediary to supply the recited anonymous client information to its seller. Walker, Motoyama, and Lent therefore do not anticipate claim 59.

New Claims

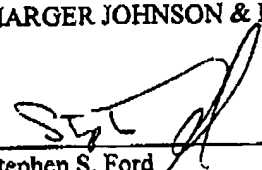
The Applicants have added claims 60-83. Claims 60-62 depend from independent claim 1, claim 63 depends from independent claim 13, and claims 64-65 depend from independent claim 32. The Applicants have also added independent claim 66 and dependent claims 67-78. The Applicants have also added independent claim 79 and dependent claims 80-83. Support for these additional claims is provided in the Specification as originally filed.

CONCLUSION

For the foregoing reasons, reconsideration and allowance of the claims as amended is solicited. The Examiner is encouraged to telephone the undersigned at (503) 222-3613 if it appears that an interview would be helpful in advancing the case.

Respectfully submitted,

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